What is claimed is:

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1. A method of facilitating electronic communications, the method comprising: in response to an action by an intended communications recipient, receiving an out-of-band communication from a service provider, wherein the out-of-band communication contains information identifying an expected communications sender and the intended communications recipient, and wherein the expected communications sender sends communications to the intended communications recipient over a communication channel other than the channel through which the out-of-band communication was received;

determining whether the identifying information for the expected communications sender appears in a white-list associated with the intended communications recipient; and

adding the identifying information for the expected communications sender to the white-list associated with the intended communications recipient in response to a determination that the identifying information for the expected communications sender does not appear in the white-list associated with the intended communications recipient.

- 2. The method of claim 1, further comprising:

 upon expiration of a specified time period, triggering deletion of the identifying information for the expected communications sender from the white-list associated with the intended communications recipient.
- 3. The method of claim 1, wherein the identifying information for the expected communications sender is an e-mail address for the expected communications sender.
- 4. The method of claim 1, wherein the identifying information for the expected communications sender is an IM screen name for the expected communications sender.
- 5. The method of claim 1, wherein the identifying information for the expected communications sender is one of an IP address, a MAC address, and a domain name.
 - 6. The method of claim 1, further comprising:

determining whether the identifying information for the intended communications recipient appears in a white-list associated with the expected communications sender; and

adding the identifying information for the intended communications recipient to the white-list associated with the expected communications sender in response to a determination that the identifying information for the intended communications recipient does not appear in the white-list associated with the expected communications sender.

7. The method of claim 1, further comprising:

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- upon receipt of a communication from the expected communications sender, triggering the sending of the communication to the intended communications recipient.
- 8. The method of claim 7, wherein the received communication is one of an email and an instant message.
- 9. The method of claim 7, wherein the received communication is a telephone call.
- 10. The method of claim 7, wherein the received communication is a message posted to an online message board.
 - 11. The method of claim 7, further comprising:

upon sending the communication to the intended communications recipient, triggering deletion of the identifying information for the expected communications sender from the white-list associated with the intended communications recipient.

12. The method of claim 7, further comprising:

notifying the intended communications recipient that the expected communications sender is scheduled to be removed from the white-list; and

asking the intended communications recipient whether the expected communications sender should be kept in the white-list.

13. A method of automated white-listing, the method comprising:

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receiving a communication from a service provider over an out-of-band communication channel, the out-of-band communication identifying an expected e-mail sender and an intended e-mail recipient and the out-of-band communication being received by a communications service provider associated with the intended e-mail recipient, where communications from the expected e-mail sender are sent over a communication channel other than the channel through which the out-of-band communication was received;

determining whether the communication service provider has a global whitelist for e-mail filtering;

if the communications service provider has a global white-list, automatically adding information identifying the expected e-mail sender and a transactional identifier to the global white-list;

determining whether the intended e-mail recipient has a personal white-list for e-mail filtering; and

if the intended e-mail recipient has a personal white-list, automatically adding the information identifying the expected e-mail sender and the transactional identifier to the personal white list of the intended e-mail recipient.

- 14. The method of claim 13, wherein automatically adding information identifying the expected e-mail sender and a transactional identifier to the global white-list includes adding a type indicator, the type indicator permitting special handling of in-band communications.
 - 15. The method of claim 14, further comprising:

determining whether the communications service provider has a global blacklist for e-mail filtering;

if the communication service provider has a global black-list, determining whether the expected e-mail sender is blocked by the global black-list from sending e-mail to the intended recipient, and automatically modifying the global black-list to permit the expected e-mail sender to send e-mail to the intended e-mail recipient;

determining whether the intended e-mail recipient has a personal black-list for e-mail filtering; and

if the intended e-mail recipient has a personal black-list, determining whether the expected e-mail sender is blocked by the personal black-list from sending e-mail to the intended recipient, and automatically modifying the personal black-list to permit the expected e-mail sender to send e-mail to the intended e-mail recipient.

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16. A method of automatically adding an e-mail address of a e-mail sender to a list of approved e-mail sender addresses associated with an intended e-mail recipient, where the e-mail address of the e-mail sender is provided by a third party service provider sending an out-of-band communication to a communications service provider associated with the intended recipient and where the out-of-band communication is provided in response to an action by the intended e-mail recipient, the method comprising:

receiving an out-of-band communication from a service provider over a communication channel, the out-of-band communication specifying an e-mail address of an e-mail sender and an e-mail address of an intended e-mail recipient, where the e-mail sender sends communications to the intended e-mail recipient over a communication channel other than the channel through which the out-of-band communication was received;

adding the e-mail address of the e-mail sender to a list of approved e-mail sender addresses associated with the intended e-mail recipient, whereby the intended e-mail recipient can receive e-mail from the e-mail sender; and

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automatically deleting the e-mail address of the e-mail sender from the list of approved e-mail sender addresses associated with the intended e-mail recipient in response to completion of a specified end trigger.

- 17. The method of claim 16, wherein adding the e-mail address for the e-mail sender includes adding a transactional identifier.
- 18. The method of claim 16, wherein adding the e-mail address for the e-mail sender includes adding a time stamp.
- 19. The method of claim 16, wherein the specified end trigger is an out-of-band communication from the third party service provider indicating that the e-mail address for the

e-mail sender should be removed from the list of approved e-mail sender addresses associated with the intended e-mail recipient.

- 20. The method of claim 16, wherein adding the e-mail address for the e-mail sender includes adding an expiration date.
 - 21. The method of claim 16, wherein the specified end trigger includes expiration of the expiration date.
- 10 22. The method of claim 16, wherein the specified end trigger includes initiated by the service provider.
 - 23. The method of claim 16, wherein the specified end trigger includes an actioninitiated by an e-mail service provider.

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24. The method of claim 16, wherein the specified end trigger includes expiration of a specified time duration.

- 25. The method of claim 16, wherein the specified end trigger includes receipt of an e-mail by the intended e-mail recipient.
- 26. The method of claim 16, wherein the specified trigger includes receipt of a threshold number of e-mails from the e-mail sender to the intended e-mail recipient.
- 25. The method of claim 16, wherein the out-of-band communication is received over a virtual private network.
 - 28. The method of claim 16, wherein the out-of-band communication is received using a remote procedure call.
 - 29. A system for automatically configuring a white-list communications filter associated with a communications user, the system comprising:

a communications gateway configured to receive out-of-band communications from one or more authorized service providers, where the out-of-band communication is received over a communication channel;

a communications filter system maintaining a white-list communications filter identifying trusted communication sources; and

means for automatically configuring the white-list communications filter based on the out-of-band communications received by the communications gateway.

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- 30. The system of claim 29, further comprising:
 means for permitting manipulation of the communications filter system by a
 user.
 - 31. A method of facilitating electronic communications, the method comprising: receiving an out-of-band communication identifying a first communications user that is expected to send communications to an identified second communications user over a communication channel other than the channel through which the out-of-band communication was received; and

based on the received out-of-band communication, configuring a white-list to temporarily permit communications from the first communications user to be received by the second communications user, and configuring a black-list to temporarily prevent communications from the first communications user from being blocked by the black-list.

32. A method of transactional communications filtering, the method comprising: receiving an out-of-band communication identifying an expected communications sender and an intended communications recipient, the out-of-band communication indicating that the expected communications sender should be permitted to send communications to the intended communications recipient for a set transactional period, where the communications are sent over a communication channel other than the channel through which the out-of-band communication was received;

if communications sent to the intended communications recipient is filtered through a global white-list, automatically adding transactional information identifying the expected communications sender to the global white-list;

if communications sent to the intended communications recipient is filtered through a global black-list that would prevent receipt of communications from the expected communications sender, automatically creating a transactional exception for the expected communications sender in the global black-list, whereby the created exception prevents the global black-list from blocking communications from the expected communications sender;

if communications sent to the intended communications recipient is filtered through a personal white-list, automatically adding transactional information identifying the expected communications sender to the personal white-list; and

if communications sent to the intended communications recipient is filtered through a personal black-list that would prevent receipt of communications from the expected communications sender, automatically creating a transactional exception for the expected communications sender in the personal black-list, whereby the created exception prevents the personal black-list from blocking communications from the expected communications sender.

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- 33. The method of claim 32, wherein the out-of-band communication includes a transactional identifier.
 - 34. The method of claim 32, further comprising:

upon occurrence of an end trigger, removing the transactional information from the global and personal white-lists and removing the transactional exception from the global and personal black-lists.

35. The method of claim 32, further comprising:

presenting an option to allow the intended communications recipient to make the transactional information in the global and personal white-lists and the transactional exception in the global and personal black-list permanent, whereby the expected communications sender is permitted to send communications to the intended recipient after the conclusion of the set transactional period.

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36. The method of claim 32, wherein the communications sent by the expected communications sender includes e-mail.

37. The method of claim 32, wherein the communications sent by the expected communications sender includes instant messages.

- 38. The method of claim 32, wherein the personal white-list is maintained on a server associated with a communications service provider that provides communication services to the intended communications recipient.
- 39. The method of claim 32, wherein the personal white-list is maintained on a local device used by the intended communications recipient.
 - 40. The method of claim 39, wherein the local device is one of a personal computer, a personal digital assistant, and a cellular phone.
 - 41. A method of facilitating electronic communications between two entities, the method comprising:

receiving an out-of-band communication from an authorized source, wherein the out-of-band communication contains information identifying an expected communications sender and an intended communications recipient, where the expected communications sender sends communications to the intended communications recipient over a communication channel other than the channel through which the out-of-band communication was received; and

adding, based on the received out-of-band communication, the identifying information for the expected communications sender to a list of approved communications senders associated with the intended communications recipient.

42. The method of claim 41, further comprising:
removing the identifying information for the expected communications sender
upon expiration of a specified time period.

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